

B1 (Official Form 1)(04/13)

United States Bankruptcy Court District of Nevada		Voluntary Petition	
Name of Debtor (if individual, enter Last, First, Middle): Walsh, James Joseph		Name of Joint Debtor (Spouse) (Last, First, Middle): Walsh, Janice Jenny	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): AKA James J. Walsh		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): AKA Jenny Walsh	
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all) xxx-xx-6790		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-9540	
Street Address of Debtor (No. and Street, City, and State): 1096 Pincay Drive Henderson, NV <div style="text-align: right; font-size: small;">ZIP Code 89015</div>		Street Address of Joint Debtor (No. and Street, City, and State): 1096 Pincay Drive Henderson, NV <div style="text-align: right; font-size: small;">ZIP Code 89015</div>	
County of Residence or of the Principal Place of Business: Clark		County of Residence or of the Principal Place of Business: Clark	
Mailing Address of Debtor (if different from street address): <div style="text-align: right; font-size: small;">ZIP Code</div>		Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right; font-size: small;">ZIP Code</div>	
Location of Principal Assets of Business Debtor (if different from street address above):			
Type of Debtor (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)		Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other	
Chapter 15 Debtors Country of debtor's center of main interests: Each country in which a foreign proceeding by, regarding, or against debtor is pending:		Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding	
Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 (<i>amount subject to adjustment on 4/01/16 and every three years thereafter</i>). Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).	
Statistical/Administrative Information <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY	
Estimated Number of Creditors <input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> OVER 100,000			
Estimated Assets <input checked="" type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion			
Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input checked="" type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion			

Voluntary Petition*(This page must be completed and filed in every case)*

Name of Debtor(s):

Walsh, James Joseph**Walsh, Janice Jenny****All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location

Where Filed: **- None -**

Case Number:

Date Filed:

Location

Where Filed:

Case Number:

Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor:

- None -

Case Number:

Date Filed:

District:

Relationship:

Judge:

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.

Exhibit B

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

X /s/ Dawn M. Papaeliou

Signature of Attorney for Debtor(s)

April 3, 2015

(Date)

Dawn M. Papaeliou**Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.

☒ No.

Exhibit D

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☒ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

Information Regarding the Debtor - Venue

(Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

Certification by a Debtor Who Resides as a Tenant of Residential Property

(Check all applicable boxes)

- ☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord that obtained judgment)

(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
- ☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

Voluntary Petition*(This page must be completed and filed in every case)*

Name of Debtor(s):

Walsh, James Joseph**Walsh, Janice Jenny****Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ James Joseph WalshSignature of Debtor **James Joseph Walsh****X /s/ Janice Jenny Walsh**Signature of Joint Debtor **Janice Jenny Walsh**

Telephone Number (If not represented by attorney)

April 3, 2015

Date

Signature of Attorney***X /s/ Dawn M. Papaeliou**

Signature of Attorney for Debtor(s)

Dawn M. Papaeliou NV 8219

Printed Name of Attorney for Debtor(s)

Law Office of Dawn Papaeliou, P.C.

Firm Name

**1489 W. Warm Springs Road, Ste. 110
Henderson, NV 89014**

Address

Email: dp@prodebtor.com**702-566-0015**

Telephone Number

April 3, 2015

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

X

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

B 1D (Official Form 1, Exhibit D) (12/09)

**United States Bankruptcy Court
District of Nevada**

In re **James Joseph Walsh
Janice Jenny Walsh**

Debtor(s)

Case No.
Chapter

7

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* _____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ James Joseph Walsh
James Joseph Walsh

Date: April 3, 2015

B 1D (Official Form 1, Exhibit D) (12/09)

**United States Bankruptcy Court
District of Nevada**

In re **James Joseph Walsh
Janice Jenny Walsh**

Debtor(s)

Case No.
Chapter

7

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Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* _____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Janice Jenny Walsh

Janice Jenny Walsh

Date: April 3, 2015

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a “means test” designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny

your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

B 201B (Form 201B) (12/09)

United States Bankruptcy Court
District of Nevada

In re James Joseph Walsh
Janice Jenny Walsh

Debtor(s)

Case No.

Chapter

7

CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)
UNDER § 342(b) OF THE BANKRUPTCY CODE

Certification of Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

James Joseph Walsh
Janice Jenny Walsh

Printed Name(s) of Debtor(s)

X /s/ James Joseph Walsh

Signature of Debtor

April 3, 2015

Date

Case No. (if known) _____

X /s/ Janice Jenny Walsh

Signature of Joint Debtor (if any)

April 3, 2015

Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

B 6 Summary (Official Form 6 - Summary) (12/13)

United States Bankruptcy Court
District of Nevada

In re **James Joseph Walsh,**
Janice Jenny Walsh

Debtors

Case No. _____

Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	4	42,278.44		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	2		33,655.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	13		64,189.05	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			5,194.60
J - Current Expenditures of Individual Debtor(s)	Yes	3			5,250.33
Total Number of Sheets of ALL Schedules		30			
Total Assets			42,278.44		
Total Liabilities				97,844.05	

United States Bankruptcy Court
District of Nevada

In re **James Joseph Walsh,
Janice Jenny Walsh**

Debtors

Case No. _____

Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

- ☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

State the following:

Average Income (from Schedule I, Line 12)	5,194.60
Average Expenses (from Schedule J, Line 22)	5,250.33
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	6,258.11

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		12,655.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		64,189.05
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		76,844.05

In re **James Joseph Walsh,
Janice Jenny Walsh**

Case No. _____

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
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None

Sub-Total > **0.00** (Total of this page)

Total > **0.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

In re **James Joseph Walsh,
Janice Jenny Walsh**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		Cash on Hand	C	200.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Chase Checking Account	C	78.00
		Paypal Account	W	0.00
		American Express Savings Account	C	0.70
		Bluebird Savings Account	C	0.00
3. Security deposits with public utilities, telephone companies, landlords, and others.		Security Deposit Held By Landlord	C	1,500.00
4. Household goods and furnishings, including audio, video, and computer equipment.		Household Goods and Furnishings	C	5,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, Art Objects, Records, CDs, DVDs, Pictures, Etc.	C	260.00
6. Wearing apparel.		Clothing	C	500.00
7. Furs and jewelry.		Jewelry	C	1,000.00
8. Firearms and sports, photographic, and other hobby equipment.		Taurus Handgun	C	100.00
		Remington Rifle	C	100.00
		Acoustic Guitars (3)	C	1,000.00
		Treadmill	C	100.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Prudential Term Life Insurance Policy Policy Limit: \$500,000 Monthly Premium: \$26.10	H	0.00

Sub-Total > **9,838.70**
(Total of this page)

3 continuation sheets attached to the Schedule of Personal Property

In re **James Joseph Walsh,
Janice Jenny Walsh**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		Prudential Term Life Insurance Policy	W	0.00
		Policy Limit: \$500,000		
		Monthly Premium: \$16.20		
		Union Life Insurance Policy	H	0.00
		Policy Limit: \$5,000		
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Great American 403B	W	5,329.00
		Union Pension	H	Unknown
		NV PERS	W	Unknown
		MFS 403B	W	2,298.07
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			

Sub-Total > **7,627.07**
(Total of this page)

Sheet 1 of 3 continuation sheets attached
to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **James Joseph Walsh,
Janice Jenny Walsh**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.		Beneficiary Interest in Living Parent's Trust	W	0.00
		Beneficiary Interest in Each Other's Life Insurance Policy	C	0.00
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.		Teaching License	W	0.00
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2013 Chrysler Town & Country Van (31,000 Miles)	C	20,000.00
		1999 Chevrolet Silverado LT Extended Cab Truck (215,000 Miles)	C	2,329.00
		2014 Honda Ruckus Scooter (Model NPS50E)	C	1,000.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			

Sub-Total > **23,329.00**
(Total of this page)

Sheet 2 of 3 continuation sheets attached
to the Schedule of Personal Property

In re **James Joseph Walsh,
Janice Jenny Walsh**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
30. Inventory.	X			
31. Animals.	Cat (1)		C	0.00
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.		Pre-Petition Portion (25.5%) of the Debtors' 2015 Federal Income Tax Refund: The filing date is the 93rd day of the year.	C	Unknown
		Earned But Unpaid Post-Tax Wages for Westgate: 32 hours worked pre-petition but unpaid for the pay period from March 30, 2015, to April 5, 2015, which is payable on April 8, 2015.	H	876.47
		Earned But Unpaid Post-Tax Wages from Clark County School District: 4 days worked pre-petition but unpaid for the pay period from March 8, 2015, to March 22, 2015, which was payable on April 1, 2015.	W	404.80
		Earned But Unpaid Post-Tax Wages from Clark County School District: 2 days worked pre-petition but unpaid for the pay period from March 23, 2015, to April 5, 2015, which was payable on April 15, 2015.	W	202.40

Sub-Total > **1,483.67**
(Total of this page)
Total > **42,278.44**

Sheet **3** of **3** continuation sheets attached
to the Schedule of Personal Property

(Report also on Summary of Schedules)

In re **James Joseph Walsh,
Janice Jenny Walsh**

Case No. _____

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. § 522(b)(2)☒ 11 U.S.C. § 522(b)(3)☐ Check if debtor claims a homestead exemption that exceeds
\$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter
with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash on Hand			
Cash on Hand	Nev. Rev. Stat. § 21.090(1)(z)	200.00	200.00
Checking, Savings, or Other Financial Accounts, Certificates of Deposit			
Chase Checking Account	Nev. Rev. Stat. § 21.090(1)(g) Nev. Rev. Stat. § 21.090(1)(z)	58.50 19.50	78.00
Security Deposits with Utilities, Landlords, and Others			
Security Deposit Held By Landlord	Nev. Rev. Stat. § 21.090(1)(n)	100%	1,500.00
Household Goods and Furnishings			
Household Goods and Furnishings	Nev. Rev. Stat. § 21.090(1)(b)	20,000.00	5,000.00
Books, Pictures and Other Art Objects; Collectibles			
Books, Art Objects, Records, CDs, DVDs, Pictures, Etc.	Nev. Rev. Stat. § 21.090(1)(a)	5,000.00	260.00
Wearing Apparel			
Clothing	Nev. Rev. Stat. § 21.090(1)(b)	2,000.00	500.00
Furs and Jewelry			
Jewelry	Nev. Rev. Stat. § 21.090(1)(a)	3,000.00	1,000.00
Firearms and Sports, Photographic and Other Hobby Equipment			
Taurus Handgun	Nev. Rev. Stat. § 21.090(1)(i)	100%	100.00
Remington Rifle	Nev. Rev. Stat. § 21.090(1)(i)	100%	100.00
Acoustic Guitars (3)	Nev. Rev. Stat. § 21.090(1)(a)	2,000.00	1,000.00
Interests in Insurance Policies			
Prudential Term Life Insurance Policy	Nev. Rev. Stat. § 687B.280	100%	0.00
Policy Limit: \$500,000	Nev. Rev. Stat. § 687B.260	100%	
Monthly Premium: \$26.10	Nev. Rev. Stat. § 21.090(1)(k)	100%	
Prudential Term Life Insurance Policy	Nev. Rev. Stat. § 21.090(1)(k)	100%	0.00
Policy Limit: \$500,000	Nev. Rev. Stat. § 687B.260	100%	
Monthly Premium: \$16.20	Nev. Rev. Stat. § 687B.280	100%	
Union Life Insurance Policy	Nev. Rev. Stat. § 21.090(1)(k)	100%	0.00
Policy Limit: \$5,000	Nev. Rev. Stat. § 687B.260	100%	
	Nev. Rev. Stat. § 687B.280	100%	
Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans			
Great American 403B	Nev. Rev. Stat. § 21.090(1)(r) 11 U.S.C. § 522(b)(3)(C)	250,000.00 500,000.00	5,329.00
Union Pension	Nev. Rev. Stat. § 21.090(1)(r) 11 U.S.C. § 522(b)(3)(C)	500,000.00 500,000.00	Unknown

B6C (Official Form 6C) (4/13) -- Cont.

In re **James Joseph Walsh,
Janice Jenny Walsh**

Case No. _____

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
NV PERS	Nev. Rev. Stat. § 286.670	100%	Unknown
MFS 403B	Nev. Rev. Stat. § 21.090(1)(r) 11 U.S.C. § 522(b)(3)(C)	250,000.00 250,000.00	2,298.07
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u>			
1999 Chevrolet Silverado LT Extended Cab Truck (215,000 Miles)	Nev. Rev. Stat. § 21.090(1)(f)	15,000.00	2,329.00
2014 Honda Ruckus Scooter (Model NPS50E)	Nev. Rev. Stat. § 21.090(1)(f)	15,000.00	1,000.00
<u>Other Personal Property of Any Kind Not Already Listed</u>			
Pre-Petition Portion (25.5%) of the Debtors' 2015 Federal Income Tax Refund: The filing date is the 93rd day of the year.	Nev. Rev. Stat. § 21.090(1)(z)	1,409.58	Unknown
Earned But Unpaid Post-Tax Wages for Westgate: 32 hours worked pre-petition but unpaid for the pay period from March 30, 2015, to April 5, 2015, which is payable on April 8, 2015.	Nev. Rev. Stat. § 21.090(1)(g) Nev. Rev. Stat. § 21.090(1)(z)	657.35 219.12	876.47
Earned But Unpaid Post-Tax Wages from Clark County School District: 4 days worked pre-petition but unpaid for the pay period from March 8, 2015, to March 22, 2015, which was payable on April 1, 2015.	Nev. Rev. Stat. § 21.090(1)(g) Nev. Rev. Stat. § 21.090(1)(z)	303.60 101.20	404.80
Earned But Unpaid Post-Tax Wages from Clark County School District: 2 days worked pre-petition but unpaid for the pay period from March 23, 2015, to April 5, 2015, which was payable on April 15, 2015.	Nev. Rev. Stat. § 21.090(1)(g) Nev. Rev. Stat. § 21.090(1)(z)	151.80 50.60	202.40

Total:

2,316,871.25**22,177.74**Sheet 1 of 1 continuation sheets attached to the Schedule of Property Claimed as Exempt

B6D (Official Form 6D) (12/07)

In re **James Joseph Walsh,
Janice Jenny Walsh**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. xxxxxxxx6482							
Ally Financial P. O. Box 380901 Bloomington, MN 55438-0901		C					
		05/21/2014 Automobile Loan 2013 Chrysler Town & Country Van (31,000 Miles)				25,392.00	5,392.00
		Value \$ 20,000.00					
Account No. xxxxxxxx6482							
Ally Financial 200 Renaissance Ctr Detroit, MI 48243						Notice Only	
		Collection by: Ally Financial					
		Value \$					
Account No. xxxxxxxx6482							
Ally Financial P.O. Box 380902 Minneapolis, MN 55438-0902						Notice Only	
		Collection by: Ally Financial					
		Value \$					
Account No. xxxxxxxx1773							
Capital One/Kawasaki P.O. Box 30253 Salt Lake City, UT 84130-0253		C			X		
		Opened 02/08/2012 Purchase Money Security Interest 2014 Honda Ruckus Scooter (Model NPS50E)				8,263.00	7,263.00
		Value \$ 1,000.00					
Subtotal (Total of this page)						33,655.00	12,655.00

1 continuation sheets attached

B6D (Official Form 6D) (12/07) - Cont.

In re **James Joseph Walsh,
Janice Jenny Walsh**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. xxxxx8201								
The Bureaus 650 Dundee Road, Ste. 370 Northbrook, IL 60062			Collection by: Capital One/Kawasaki				Notice Only	
			Value \$					
Account No. xxxxx8201								
The Bureaus Inc 1717 Central Street Evanston, IL 60201			Collection by: Capital One/Kawasaki				Notice Only	
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					

Sheet **1** of **1** continuation sheets attached to
Schedule of Creditors Holding Secured ClaimsSubtotal
(Total of this page)**0.00****0.00**Total
(Report on Summary of Schedules)**33,655.00****12,655.00**

In re **James Joseph Walsh,
Janice Jenny Walsh**

Case No. _____

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6F (Official Form 6F) (12/07)

In re **James Joseph Walsh,
Janice Jenny Walsh**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxx4135 Affiliated Credit Services P.O. Box 7739 Rochester, MN 55903-7739	C	Collection for Target Debit Cards				75.15
Account No. xx0315 Alpha Recovery Corp. 5660 Greenwood Plaza Blvd., Ste. 101N Greenwood Village, CO 80111-2417	C	Collection for Capital One				8,090.38
Account No. xxxx0471 American Medical Collection Agency 4 Westchester Plaza, Ste. 110 Elmsford, NY 10523	C	January 27, 2014 Medical Debt				1,204.25
Account No. x1941 Bank of America Home Loan Servicing 1800 Tapo Canyon Simi Valley, CA 93063	C	Opened 05/19/2006 Deficiency balance on 2nd mortgage of short-sold real estate located at 2581 Velez Valley Way, Henderson, Nevada 89015.	X		X	1.00
Subtotal (Total of this page)						9,370.78

12 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

In re **James Joseph Walsh,
Janice Jenny Walsh**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. x1941 Bank of America Home Loans P.O. Box 21848 Greensboro, NC 27420-1848			Collection by: Bank of America Home Loan Servicing			Notice Only
Account No. x1941 Bank of America Home Loans 450 American Street Simi Valley, CA 93065			Collection by: Bank of America Home Loan Servicing			Notice Only
Account No. xxxxx9843 Bank of America Home Loans 450 American Street Simi Valley, CA 93065		C	Opened 05/19/2006 Deficiency balance on 1st mortgage of short-sold real estate located at 2581 Velez Valley Way, Henderson, Nevada 89015.	X	X	1.00
Account No. xxxxx9843 Bank of America Home Loans Attn: Customer Service CA6-919-01-41 P.O. Box 5170 Simi Valley, CA 93062-5170			Collection by: Bank of America Home Loans			Notice Only
Account No. xxxx-xxxx-xxxx-3515 BigOTires/Citibank P.O. Box 6497 Sioux Falls, SD 57117-6497		C	Opened 03/2014 Credit Account			1,193.79
Sheet no. <u>1</u> of <u>12</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						1,194.79

B6F (Official Form 6F) (12/07) - Cont.

In re **James Joseph Walsh,
Janice Jenny Walsh**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxx-xxxx-xxxx-3515						
Citi P.O. Box 6500 Sioux Falls, SD 57117-6500		Collection by: BigOTires/Citibank				Notice Only
Account No. xxxx-xxxx-xxxx-3515						
Citi Pob 6241 Sioux Falls, SD 57117		Collection by: BigOTires/Citibank				Notice Only
Account No. xxxxx0547						
Client Services, Inc. 3451 Harry S Truman Blvd. Saint Charles, MO 63301-4047		Collection by: BigOTires/Citibank				Notice Only
Account No. xx3204						
Viking Collection Service Inc 7500 Office Ridge Circle Eden Prairie, MN 55344-3678		Collection by: BigOTires/Citibank				Notice Only
Account No. xx3204						
Viking Collection Service Inc P.O. Box 44997 Eden Prairie, MN 55344-2697		Collection by: BigOTires/Citibank				Notice Only
Sheet no. 2 of 12 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						0.00

B6F (Official Form 6F) (12/07) - Cont.

In re **James Joseph Walsh,
Janice Jenny Walsh**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxxxxx5260 Cabelas World's Foremost Bank 4800 NW 1st Street, Ste. 300 Lincoln, NE 68521-4463	C	Opened 08/26/2012 Credit Account				780.00
Account No. xxxxxxxx5260 Cabelas Worlds Foremost Bank P.O. Box 82608 Lincoln, NE 68501-2608		Collection by: Cabelas World's Foremost Bank				Notice Only
Account No. xxxx-xxxx-xxxx-0278 Capital One P.O. Box 30285 Salt Lake City, UT 84130-0285	C	Opened 01/04/2014 Credit Account				762.36
Account No. xxxx4302 AllianceOne Receivables Management, Inc. 4850 Street Road, Ste. 300 Trevoze, PA 19053		Collection by: Capital One				Notice Only
Account No. xxxxxxxxxxxx0278 Capital One P.O. Box 30281 Salt Lake City, UT 84130		Collection by: Capital One				Notice Only
Sheet no. 3 of 12 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 1,542.36

B6F (Official Form 6F) (12/07) - Cont.

In re **James Joseph Walsh,
Janice Jenny Walsh**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxxxxxxxx0278 Capital One P.O. Box 85520 Richmond, VA 23285		Collection by: Capital One				Notice Only
Account No. xxxxxxxxx3777 Capital One P.O. Box 30285 Salt Lake City, UT 84130-0285	C	Opened 01/04/2014 Credit Account				471.00
Account No. 5532 Clark County Credit Union P.O. Box 36490 Las Vegas, NV 89133-6490	C	Opened 10/04/2013 Deficiency balance on surrendered 2004 Pontiac GTO	X		X	9,857.00
Account No. xxxxxx4168 Aargon Collection Agency 8668 W. Spring Mountain Road Las Vegas, NV 89117-4113		Collection by: Clark County Credit Union				Notice Only
Account No. 5532 Clark County Credit Union 2625 N Tenaya Way Las Vegas, NV 89128		Collection by: Clark County Credit Union				Notice Only
Sheet no. 4 of 12 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims <div style="text-align: right;"> Subtotal (Total of this page) </div>						10,328.00

B6F (Official Form 6F) (12/07) - Cont.

In re **James Joseph Walsh,
Janice Jenny Walsh**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 5532 Clark County Credit Union P.O. Box 36490 Las Vegas, NV 89133-6490	C	Opened 11/07/2002 Credit Account				2,081.00
Account No. xxxxxx4184 Aargon Collection Agency 8668 W. Spring Mountain Road Las Vegas, NV 89117		Collection by: Clark County Credit Union				Notice Only
Account No. xxxxxx4184 Aargon Collection Agency 3025 West Sahara Avenue Las Vegas, NV 89102		Collection by: Clark County Credit Union				Notice Only
Account No. xxxx0471 Clinical Pathology Laboratories P.O. Box 141669 Austin, TX 78714-1669	C	January 27, 2014 Medical Services				1,204.25
Account No. xxxx0471 American Medical Collection Agency 4 Westchester Plaza, Ste. 110 Elmsford, NY 10523		Collection by: Clinical Pathology Laboratories				Notice Only
Sheet no. 5 of 12 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 3,285.25

B6F (Official Form 6F) (12/07) - Cont.

In re **James Joseph Walsh,
Janice Jenny Walsh**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxx0471 American Medical Collection Agency P.O. Box 1235 Elmsford, NY 10523-0935		Collection by: Clinical Pathology Laboratories				Notice Only
Account No. xxxxxxx-xxxRT-DS Desert Radiologists P.O. Box 3057 Indianapolis, IN 46206-3057	C	July 15, 2014 Medical Services			X	75.00
Account No. xxxxxxxx1664 Discover Card P.O. Box 30943 Salt Lake City, UT 84130	C	Opened 08/15/2006 Credit Account				7,137.53
Account No. xxxxxxxx1664 Discover Card P.O. Box 3008 New Albany, OH 43054-3008		Collection by: Discover Card				Notice Only
Account No. xxxxxxxx1664 Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850		Collection by: Discover Card				Notice Only
Sheet no. <u>6</u> of <u>12</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 7,212.53

B6F (Official Form 6F) (12/07) - Cont.

In re **James Joseph Walsh,
Janice Jenny Walsh**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxx1664						
Discover Financial Attention: Bankruptcy Department Po Box 3025 New Albany, OH 43054		Collection by: Discover Card				Notice Only
Account No. xx2618						
Guglielmo & Associates P.O. Box 41688 Tucson, AZ 85717		Collection by: Discover Card				Notice Only
Account No. xx2618						
Guglielmo & Associates 415 South Sixth Street, Ste. 200K Las Vegas, NV 89101		Collection by: Discover Card				Notice Only
Account No. xxxxxxx6481						
Discover Card P.O. Box 30943 Salt Lake City, UT 84130	C	Opened 01/05/2014 Credit Account				1,530.00
Account No. xxxxxxx6481						
Discover Card P.O. Box 3008 New Albany, OH 43054-3008		Collection by: Discover Card				Notice Only
Sheet no. <u>7</u> of <u>12</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						1,530.00

B6F (Official Form 6F) (12/07) - Cont.

In re **James Joseph Walsh,
Janice Jenny Walsh**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxx6481						
Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850		Collection by: Discover Card				Notice Only
Account No. xxxxxxx6481						
Discover Financial Attention: Bankruptcy Department Po Box 3025 New Albany, OH 43054		Collection by: Discover Card				Notice Only
Account No. xx2343						
Guglielmo & Associates P.O. Box 41688 Tucson, AZ 85717		Collection by: Discover Card				Notice Only
Account No. xxxx6781		Collection for Chevron & Texaco Credit				
Global Credit & Collection Corp. 5440 N. Cumberland Ave, Ste. 300 Chicago, IL 60656-1490	C					573.75
Account No. xx0440		Opened 06/26/2014 Deficiency balance on surrendered 2011 Volkswagen CC				
Honor Finance Corp. 909 Davis Street, Ste. 260 Evanston, IL 60201-3645	C		X		X	5,010.00
Sheet no. 8 of 12 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						5,583.75

Case No. _____

(Continuation Sheet)

Best Case Bankruptcy

B6F (Official Form 6F) (12/07) - Cont.

In re **James Joseph Walsh,
Janice Jenny Walsh**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxxxxxxx5232 Synchrony Bank/Amazon P.O. Box 965003 Orlando, FL 32896-5003	C	Opened 07/29/2012 Credit Account				1,400.07
Account No. xxxxxxxxxxxx5232 Portfolio Recovery Associates LLC 120 Corporate Blvd. Norfolk, VA 23502		Collection by: Synchrony Bank/Amazon				Notice Only
Account No. xxxxxxxxxxxx5232 Portfolio Recovery Associates, LLC Disputes Department 140 Corporate Boulevard Norfolk, VA 23502		Collection by: Synchrony Bank/Amazon				Notice Only
Account No. xxxxxxxxxxxx5232 Synchrony Bank P.O. Box 965064 Orlando, FL 32896-5064		Collection by: Synchrony Bank/Amazon				Notice Only
Account No. xxxxxxxxxxxx5232 Synchrony Bank/Amazon P.O. Box 965015 Orlando, FL 32896-5015		Collection by: Synchrony Bank/Amazon				Notice Only
Sheet no. <u>10</u> of <u>12</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 1,400.07

B6F (Official Form 6F) (12/07) - Cont.

In re **James Joseph Walsh,
Janice Jenny Walsh**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxxxxx0387 Synchrony Bank/Chevron Attn: Bankruptcy Dept. P.O. Box 965015 Orlando, FL 32896-5015	C	Opened 05/01/2014 Credit Account						573.00
Account No. xxxxxxxx0387 Synchrony Bank P.O. Box 965003 Orlando, FL 32896-5003		Collection by: Synchrony Bank/Chevron						Notice Only
Account No. xxxxxxxx0387 Synchrony Bank Attn: Bankruptcy Dept. P.O. Box 965060 Orlando, FL 32896-5060		Collection by: Synchrony Bank/Chevron						Notice Only
Account No. xxxxxxxxxxxx6950 Synchrony Bank/Paypal Attn: Bankruptcy Dept. P.O. Box 965060 Orlando, FL 32896-5060	C	Opened 02/28/2012 Credit Account						474.36
Account No. xxxxx9750 Client Services, Inc. 3451 Harry Truman Blvd. Saint Charles, MO 63301-4047		Collection by: Synchrony Bank/Paypal						Notice Only
Sheet no. 11 of 12 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims								Subtotal (Total of this page) 1,047.36

B6F (Official Form 6F) (12/07) - Cont.

In re **James Joseph Walsh,
Janice Jenny Walsh**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
		H W J C					DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.
Account No. xxxxxxxx0500 Synchrony Bank/Sync Bank Sport P.O. Box 965015 Orlando, FL 32896-5015	C	Opened 06/29/2007 Credit Account			X	1,765.00	
Account No. xxxxxxxx0500 Synchrony Bank P.O. Box 965036 Orlando, FL 32896-5036		Collection by: Synchrony Bank/Sync Bank Sport				Notice Only	
Account No. xx0077 TD Auto Finance P.O. Box 9223 Farmington Hills, MI 48333-9223	C	Opened 06/21/2013 Deficiency balance on surrendered 2013 Chevrolet Silverado	X		X	15,630.00	
Account No. xxx7569 Rausch, Sturm, Israel, Enerson & Hornik 8691 West Sahara Avenue, Ste. 210 Las Vegas, NV 89117		Collection by: TD Auto Finance				Notice Only	
Account No. xx0077 TD Auto Finance 2777 Inkster Road Farmington, MI 48334		Collection by: TD Auto Finance				Notice Only	
Sheet no. <u>12</u> of <u>12</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)	17,395.00
						Total (Report on Summary of Schedules)	64,189.05

In re **James Joseph Walsh,
Janice Jenny Walsh**

Case No. _____

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
Landlord	Rental Home: \$1,500 Per Month

B6H (Official Form 6H) (12/07)

In re **James Joseph Walsh,
Janice Jenny Walsh**

Case No. _____

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

0

_____ continuation sheets attached to Schedule of Codebtors

Fill in this information to identify your case:

Debtor 1 James Joseph Walsh

Debtor 2 Janice Jenny Walsh
(Spouse, if filing)

United States Bankruptcy Court for the: DISTRICT OF NEVADA

Case number _____
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form B 61

Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment**1. Fill in your employment information.**

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

- ☒ Employed
- ☐ Not employed

OccupationStagehand**Employer's name**Westgate Las Vegas**Employer's address**Las Vegas, NV 89109**Debtor 2 or non-filing spouse**

- ☒ Employed
- ☐ Not employed

Substitute TeacherClark County School DistrictLas Vegas, NV**How long employed there?**2007 to Present2014 to Present**Part 2: Give Details About Monthly Income**

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$ <u>5,318.16</u>	\$ <u>800.00</u>
3. Estimate and list monthly overtime pay.	3. +\$ <u>0.00</u>	+\$ <u>0.00</u>
4. Calculate gross income. Add line 2 + line 3.	4. \$ <u>5,318.16</u>	\$ <u>800.00</u>

Debtor 1 **James Joseph Walsh**
 Debtor 2 **Janice Jenny Walsh**

Case number (if known)

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here	4. \$ 5,318.16	\$ 800.00
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. \$ 757.44	\$ 80.00
5b. Mandatory contributions for retirement plans	5b. \$ 0.00	\$ 0.00
5c. Voluntary contributions for retirement plans	5c. \$ 0.00	\$ 0.00
5d. Required repayments of retirement fund loans	5d. \$ 0.00	\$ 0.00
5e. Insurance	5e. \$ 0.00	\$ 0.00
5f. Domestic support obligations	5f. \$ 0.00	\$ 0.00
5g. Union dues	5g. \$ 186.12	\$ 0.00
5h. Other deductions. Specify:	5h.+ \$ 0.00	\$ 0.00
6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ 943.56	\$ 80.00
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ 4,374.60	\$ 720.00
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ 0.00	\$ 0.00
8b. Interest and dividends	8b. \$ 0.00	\$ 0.00
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ 0.00	\$ 0.00
8d. Unemployment compensation	8d. \$ 0.00	\$ 0.00
8e. Social Security	8e. \$ 0.00	\$ 0.00
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f. \$ 0.00	\$ 0.00
8g. Pension or retirement income	8g. \$ 0.00	\$ 0.00
8h. Other monthly income. Specify: Tupperware Sales	8h.+ \$ 0.00	\$ 100.00
9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ 0.00	\$ 100.00
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ 4,374.60 + \$ 820.00	= \$ 5,194.60
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify:		
	11. +\$	0.00
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the <i>Summary of Schedules</i> and <i>Statistical Summary of Certain Liabilities and Related Data</i> , if it applies	12.	\$ 5,194.60 Combined monthly income
13. Do you expect an increase or decrease within the year after you file this form?		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes. Explain:		

Fill in this information to identify your case:

Debtor 1 James Joseph Walsh

Debtor 2 Janice Jenny Walsh
(Spouse, if filing)

United States Bankruptcy Court for the: DISTRICT OF NEVADA

Case number _____
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 expenses as of the following date:

MM / DD / YYYY

- ☐ A separate filing for Debtor 2 because Debtor 2 maintains a separate household

Official Form B 6J

Schedule J: Your Expenses

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

☐ No. Go to line 2.☒ Yes. Does Debtor 2 live in a separate household?☒ No☐ Yes. Debtor 2 must file a separate Schedule J.2. Do you have dependents? ☐ No

Do not list Debtor 1 and Debtor 2.

☒ Yes. Fill out this information for each dependent.....

Do not state the dependents' names.

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Daughter4☐ No☒ YesSon5☐ No☒ YesSon7☐ No☒ Yes☐ No☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

☒ No☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 6I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 1,500.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 12.50

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 50.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

Debtor 1 **James Joseph Walsh**
 Debtor 2 **Janice Jenny Walsh**

Case number (if known) _____

6. Utilities:		
6a. Electricity, heat, natural gas	6a. \$	200.00
6b. Water, sewer, garbage collection	6b. \$	110.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	30.00
6d. Other. Specify: <u>Cell Phones</u>	6d. \$	180.00
<u>Internet</u>	\$	60.00
7. Food and housekeeping supplies	7. \$	1,150.00
8. Childcare and children's education costs	8. \$	50.00
9. Clothing, laundry, and dry cleaning	9. \$	100.00
10. Personal care products and services	10. \$	150.00
11. Medical and dental expenses	11. \$	60.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$	600.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$	50.00
14. Charitable contributions and religious donations	14. \$	80.00
15. Insurance.		
Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a. \$	0.00
15b. Health insurance	15b. \$	0.00
15c. Vehicle insurance	15c. \$	140.00
15d. Other insurance. Specify: _____	15d. \$	0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____		
	16. \$	0.00
17. Installment or lease payments:		
17a. Car payments for Vehicle 1	17a. \$	447.00
17b. Car payments for Vehicle 2	17b. \$	0.00
17c. Other. Specify: _____	17c. \$	0.00
17d. Other. Specify: _____	17d. \$	0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).		
19. Other payments you make to support others who do not live with you.	18. \$	0.00
Specify: _____	\$	0.00
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.		
20a. Mortgages on other property	20a. \$	0.00
20b. Real estate taxes	20b. \$	0.00
20c. Property, homeowner's, or renter's insurance	20c. \$	0.00
20d. Maintenance, repair, and upkeep expenses	20d. \$	0.00
20e. Homeowner's association or condominium dues	20e. \$	0.00
21. Other: Specify: <u>Union Stamps</u>	21. +\$	20.83
Tools & Equipment Necessary For Work	+\$	50.00
Work-Related License Fees	+\$	8.33
Vehicle Registration Fees	+\$	41.67
Prescriptions	+\$	30.00
Pet Food, Veterinary Care & Supplies	+\$	50.00
Barber/Beauty Salon	+\$	40.00
Pest Control	+\$	40.00
22. Your monthly expenses. Add lines 4 through 21. The result is your monthly expenses.	22. \$	5,250.33
23. Calculate your monthly net income.		
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$	5,194.60
23b. Copy your monthly expenses from line 22 above.	23b. -\$	5,250.33
23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income.	23c. \$	-55.73
24. Do you expect an increase or decrease in your expenses within the year after you file this form?		
For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?		
<input type="checkbox"/> No.		
<input checked="" type="checkbox"/> Yes. Explain: The monthly rent for our rental home is expected to increase to \$1,585.00.		

B6 Declaration (Official Form 6 - Declaration). (12/07)

**United States Bankruptcy Court
District of Nevada**

In re **James Joseph Walsh
Janice Jenny Walsh**

Debtor(s)

Case No.

Chapter

7

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 32 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date April 3, 2015

Signature /s/ James Joseph Walsh
James Joseph Walsh
Debtor

Date April 3, 2015

Signature /s/ Janice Jenny Walsh
Janice Jenny Walsh
Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

**United States Bankruptcy Court
District of Nevada**

In re **James Joseph Walsh
Janice Jenny Walsh**

Debtor(s)

Case No.

Chapter

7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

1. Income from employment or operation of business

None

☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$17,680.61	YTD 2015 (as of April 1, 2015), James' Gross Wages
\$890.00	YTD 2015 (as of March 18, 2015), Jenny's Gross Wages
\$146.54	YTD 2015 (as of April 2, 2015), Commissions from Tupperware (Generates 25% commission on retail sales)
\$104,358.00	2014, Joint Gross Wages
\$115,897.00	2013, Joint Gross Wages

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2**2. Income other than from employment or operation of business**

None

☐

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
\$612.00
\$507.00

SOURCE
2014, Federal Income Tax Refund
2013, Federal Income Tax Refund

3. Payments to creditors

None

☐

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Landlord	February, March, and April 2015	\$4,500.00	\$0.00
Ally Financial	January, February, and March 2015	\$1,342.11	\$25,392.00

None

☒

b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
------------------------------	------------------------------------	--	-----------------------

None

☐

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
Mother	January 7, 2015	\$500.00	\$4,200.00

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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4. Suits and administrative proceedings, executions, garnishments and attachments

None

- ☒ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT
AND CASE NUMBERNATURE OF
PROCEEDINGCOURT OR AGENCY
AND LOCATIONSTATUS OR
DISPOSITION

None

- ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE
BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF
PROPERTY**5. Repossessions, foreclosures and returns**

None

- ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF
CREDITOR OR SELLERDATE OF REPOSSESSION,
FORECLOSURE SALE,
TRANSFER OR RETURNDESCRIPTION AND VALUE OF
PROPERTY**TD Auto Finance****2014****Surrendered 2013 Chevrolet Silverado****Honor Finance Corp.****2014****Surrendered 2011 Volkswagen CC****Clark County Credit Union****August 2014****Surrendered 2004 Pontiac GTO****6. Assignments and receiverships**

None

- ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF
ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

- ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF CUSTODIANNAME AND LOCATION
OF COURT
CASE TITLE & NUMBERDATE OF
ORDERDESCRIPTION AND VALUE OF
PROPERTY

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7. Gifts

None

☐

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF
PERSON OR ORGANIZATION
Church

RELATIONSHIP TO
DEBTOR, IF ANY

DATE OF GIFT
Weekly

DESCRIPTION AND
VALUE OF GIFT
Tithes \$80.00 Per Month

8. Losses

None

☒

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE
OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF
LOSS WAS COVERED IN WHOLE OR IN PART
BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

☐

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS
OF PAYEE

DATE OF PAYMENT,
NAME OF PAYER IF OTHER
THAN DEBTOR

AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY

Law Office of Dawn Papaeliou, P.C.
1489 W. Warm Springs Road, Ste. 110
Henderson, NV 89014

\$765.00 for attorney fees and
\$335.00 for court filing fees

001 Debtorcc, Inc.

\$9.95

10. Other transfers

None

☐

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE,
RELATIONSHIP TO DEBTOR

DATE
February 2015

DESCRIBE PROPERTY TRANSFERRED
AND VALUE RECEIVED
Traded 1999 Chevrolet Camaro in poor condition
for current vehicle (1999 Chevrolet Silverado).

Private Party

Third-Party

Private Party

Summer 2014

Sold 1994(?) Honda Accord and 1991 Diahatsu
Charade and used proceeds for household
expenses.

Third-Party

None

☒

b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER
DEVICE

DATE(S) OF
TRANSFER(S)

AMOUNT OF MONEY OR DESCRIPTION AND
VALUE OF PROPERTY OR DEBTOR'S INTEREST
IN PROPERTY

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11. Closed financial accounts

None

- ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
Clark County Credit Union	Checking Account and Savings Account Final Balances: \$0.00	September 2014
Chase	Savings Account Final Balance: \$0.00	June 2014
Stage Employee Credit Union	Checking Account Final Balance: \$0.0	January 2014
Paypal (James' Account)	Final Balance: \$0.00	June 2014

12. Safe deposit boxes

None

- ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
--	---	-------------------------	---------------------------------------

13. Setoffs

None

- ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
------------------------------	----------------	------------------

14. Property held for another person

None

- ☒ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
---------------------------	-----------------------------------	----------------------

15. Prior address of debtor

None

- ☐ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
1096 Pincay Drive Henderson, Nevada 89015		March 2014 to Present
1069 Vanlier Lane Henderson, Nevada 89015		November 2010 to March 2014

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16. Spouses and Former Spouses

- None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

- None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	---------------------------------------	----------------	-------------------

- None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	---------------------------------------	----------------	-------------------

- None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
---------------------------------------	---------------	-----------------------

18 . Nature, location and name of business

- None ☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

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		LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
NAME				Sole Proprietor Sales for Tupperware	November 2014 to Present
Janice Jenny Walsh					

None ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
------	---------

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None ☒ a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
------------------	-------------------------

None ☒ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME	ADDRESS	DATES SERVICES RENDERED
------	---------	-------------------------

None ☐ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME	ADDRESS
Janice Jenny Walsh	

None ☒ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS	DATE ISSUED
------------------	-------------

20. Inventories

None ☒ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
-------------------	----------------------	---

None ☒ b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
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21 . Current Partners, Officers, Directors and Shareholders

None ☐ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
------------------	--------------------	------------------------

None ☐ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
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22 . Former partners, officers, directors and shareholders

None ☐ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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None ☐ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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23 . Withdrawals from a partnership or distributions by a corporation

None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
---	--------------------------------	--

24. Tax Consolidation Group.

None ☐ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)
----------------------------	--------------------------------------

25. Pension Funds.

None ☐ If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER (EIN)
----------------------	--------------------------------------

* * * * *

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

B7 (Official Form 7) (04/13)

9

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date April 3, 2015

Signature /s/ James Joseph Walsh
James Joseph Walsh
Debtor

Date April 3, 2015

Signature /s/ Janice Jenny Walsh
Janice Jenny Walsh
Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

B8 (Form 8) (12/08)

United States Bankruptcy Court
District of Nevada

In re **James Joseph Walsh**
Janice Jenny Walsh

Debtor(s)

Case No.

Chapter

7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
Creditor's Name: Ally Financial	Describe Property Securing Debt: 2013 Chrysler Town & Country Van (31,000 Miles)
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u>Debtors will continue to make regular monthly payments</u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input type="checkbox"/> Claimed as Exempt <input checked="" type="checkbox"/> Not claimed as exempt	

Property No. 2	
Creditor's Name: Capital One/Kawasaki	Describe Property Securing Debt: 2014 Honda Ruckus Scooter (Model NPS50E)
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
Lessor's Name: Landlord	Describe Leased Property: Rental Home: \$1,500 Per Month	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date **April 3, 2015**

Signature **/s/ James Joseph Walsh**
James Joseph Walsh
Debtor

Date **April 3, 2015**

Signature **/s/ Janice Jenny Walsh**
Janice Jenny Walsh
Joint Debtor

**United States Bankruptcy Court
District of Nevada**

In re **James Joseph Walsh
Janice Jenny Walsh**

Debtor(s)

Case No.

Chapter **7**

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$	765.00
Prior to the filing of this statement I have received	\$	765.00
Balance Due	\$	0.00

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify):

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify):

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- [Other provisions as needed]

Exemption planning; preparation and filing of bankruptcy petition and schedules; preparation and delivery of trustee document packages; and forwarding of reaffirmation agreements.

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

Representation of the debtors in reaffirmation agreements, dischargeability actions, redemption and/or lien avoidances, relief from stay actions, and/or adversary proceedings.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: **April 3, 2015**

/s/ Dawn M. Papaeliou

**Dawn M. Papaeliou
Law Office of Dawn Papaeliou, P.C.
1489 W. Warm Springs Road, Ste. 110
Henderson, NV 89014
702-566-0015
dp@prodebtor.com**

**United States Bankruptcy Court
District of Nevada**

In re **James Joseph Walsh
Janice Jenny Walsh**

Debtor(s)

Case No.
Chapter

7

VERIFICATION OF CREDITOR MATRIX

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date: **April 3, 2015**

/s/ James Joseph Walsh

James Joseph Walsh

Signature of Debtor

Date: **April 3, 2015**

/s/ Janice Jenny Walsh

Janice Jenny Walsh

Signature of Debtor

Dawn M. Papaeliou
Law Office of Dawn Papaeliou, P.C.
1489 W. Warm Springs Road, Ste. 110
Henderson, NV 89014

United States Attorney's Office
ATTN: Civil Process Clerk
333 Las Vegas Blvd. South, Suite 5000
Las Vegas, NV 89101

United States Bankruptcy Court
300 S. Las Vegas Blvd
Las Vegas, NV 89101

Office of the United States Trustee
300 S. Las Vegas Blvd, Ste. 4300
Las Vegas, NV 89101

Massachusetts Department of Revenue
Bankruptcy Unit
P.O. Box 9564
100 Cambridge Street, 7th Floor
Boston, MA 02114-9564

Dept. of Employment, Training & Rehab
Employment Security Division
500 East Third Street
Carson City, NV 89713

State of Nevada Dept. of Motor Vehicles
Attn: Legal Division
555 Wright Way
Carson City, NV 89711

NV Depart. of Taxation, Bankruptcy Sect.
555 E. Washington Ave., #1300
Las Vegas, NV 89101

Experian
475 Anton Blvd
Costa Mesa, CA 92626

Equifax Credit Information Services, Inc
P.O. Box 740241
Atlanta, GA 30374

Clark County Treasurer
c/o Bankruptcy Clerk
500 S. Grand Central Parkway
P.O. Box 551220
Las Vegas, NV 89155-1220

Transunion
P.O. Box 900
Woodlyn, PA 19094-0900

Janice Jenny Walsh
1096 Pincay Drive
Henderson, NV 89015

James Joseph Walsh
1096 Pincay Drive
Henderson, NV 89015

Aargon Collection Agency
Acct No xxxxxx4168
8668 W. Spring Mountain Road
Las Vegas, NV 89117-4113

Aargon Collection Agency
Acct No xxxxxx4184
8668 W. Spring Mountain Road
Las Vegas, NV 89117

Aargon Collection Agency
Acct No xxxxxx4184
3025 West Sahara Avenue
Las Vegas, NV 89102

Affiliated Credit Services
Acct No xxxx4135
P.O. Box 7739
Rochester, MN 55903-7739

AllianceOne Receivables Management, Inc.
Acct No xxxx4302
4850 Street Road, Ste. 300
Trevose, PA 19053

Ally Financial
Acct No xxxxxxxxx6482
P. O. Box 380901
Bloomington, MN 55438-0901

Ally Financial
Acct No xxxxxxxxx6482
200 Renaissance Ctr
Detroit, MI 48243

Ally Financial
Acct No xxxxxxxxx6482
P.O. Box 380902
Minneapolis, MN 55438-0902

Alpha Recovery Corp.
Acct No xx0315
5660 Greenwood Plaza Blvd., Ste. 101N
Greenwood Village, CO 80111-2417

American Medical Collection Agency
Acct No xxxx0471
4 Westchester Plaza, Ste. 110
Elmsford, NY 10523

American Medical Collection Agency
Acct No xxxx0471
4 Westchester Plaza, Ste. 110
Elmsford, NY 10523

American Medical Collection Agency
Acct No xxxx0471
P.O. Box 1235
Elmsford, NY 10523-0935

Bank of America Home Loan Servicing
Acct No x1941
1800 Tapo Canyon
Simi Valley, CA 93063

Bank of America Home Loans
Acct No xxxxx9843
450 American Street
Simi Valley, CA 93065

Bank of America Home Loans
Acct No x1941
P.O. Box 21848
Greensboro, NC 27420-1848

Bank of America Home Loans
Acct No x1941
450 American Street
Simi Valley, CA 93065

Bank of America Home Loans
Acct No xxxxx9843
Attn: Customer Service
CA6-919-01-41
P.O. Box 5170
Simi Valley, CA 93062-5170

BigOTires/Citibank
Acct No xxxx-xxxx-xxxx-3515
P.O. Box 6497
Sioux Falls, SD 57117-6497

Cabelas World's Foremost Bank
Acct No xxxxxxxx5260
4800 NW 1st Street, Ste. 300
Lincoln, NE 68521-4463

Cabelas Worlds Foremost Bank
Acct No xxxxxxxxx5260
P.O. Box 82608
Lincoln, NE 68501-2608

Capital One
Acct No xxxx-xxxx-xxxx-0278
P.O. Box 30285
Salt Lake City, UT 84130-0285

Capital One
Acct No xxxxxxxxx3777
P.O. Box 30285
Salt Lake City, UT 84130-0285

Capital One
Acct No xxxxxxxxxxxxxx0278
P.O. Box 30281
Salt Lake City, UT 84130

Capital One
Acct No xxxxxxxxxxxxxx0278
P.O. Box 85520
Richmond, VA 23285

Capital One/Kawasaki
Acct No xxxxxxxx1773
P.O. Box 30253
Salt Lake City, UT 84130-0253

Citi
Acct No xxxx-xxxx-xxxx-3515
P.O. Box 6500
Sioux Falls, SD 57117-6500

Citi
Acct No xxxx-xxxx-xxxx-3515
Pob 6241
Sioux Falls, SD 57117

Clark County Credit Union
Acct No 5532
P.O. Box 36490
Las Vegas, NV 89133-6490

Clark County Credit Union
Acct No 5532
P.O. Box 36490
Las Vegas, NV 89133-6490

Clark County Credit Union
Acct No 5532
2625 N Tenaya Way
Las Vegas, NV 89128

Client Services, Inc.
Acct No xxxxx9750
3451 Harry Truman Blvd.
Saint Charles, MO 63301-4047

Client Services, Inc.
Acct No xxxxx0547
3451 Harry S Truman Blvd.
Saint Charles, MO 63301-4047

Clinical Pathology Laboratories
Acct No xxxx0471
P.O. Box 141669
Austin, TX 78714-1669

Desert Radiologists
Acct No xxxxxxxx-xxxRT-DS
P.O. Box 3057
Indianapolis, IN 46206-3057

Discover Card
Acct No xxxxxxxxx1664
P.O. Box 30943
Salt Lake City, UT 84130

Discover Card
Acct No xxxxxxxxx6481
P.O. Box 30943
Salt Lake City, UT 84130

Discover Card
Acct No xxxxxxxxx1664
P.O. Box 3008
New Albany, OH 43054-3008

Discover Card
Acct No xxxxxxxxx6481
P.O. Box 3008
New Albany, OH 43054-3008

Discover Fin Svcs Llc
Acct No xxxxxxxxx1664
Po Box 15316
Wilmington, DE 19850

Discover Fin Svcs Llc
Acct No xxxxxxxxx6481
Po Box 15316
Wilmington, DE 19850

Discover Financial
Acct No xxxxxxxxx1664
Attention: Bankruptcy Department
Po Box 3025
New Albany, OH 43054

Discover Financial
Acct No xxxxxxxxx6481
Attention: Bankruptcy Department
Po Box 3025
New Albany, OH 43054

Global Credit & Collection Corp.
Acct No xxxx6781
5440 N. Cumberland Ave, Ste. 300
Chicago, IL 60656-1490

Guglielmo & Associates
Acct No xx2618
P.O. Box 41688
Tucson, AZ 85717

Guglielmo & Associates
Acct No xx2618
415 South Sixth Street, Ste. 200K
Las Vegas, NV 89101

Guglielmo & Associates
Acct No xx2343
P.O. Box 41688
Tucson, AZ 85717

Honor Finance Corp.
Acct No xx0440
909 Davis Street, Ste. 260
Evanston, IL 60201-3645

Honor Finance LLC
Acct No xx0440
1731 Central Street
Evanston, IL 60201-1507

Landlord

Midland Credit Management
Acct No xxxxxx8285
8875 Aero Drive, Ste. 200
San Diego, CA 92123-2255

Portfolio Recovery Associates LLC
Acct No xxxxxxxxxxxxx5232
120 Corporate Blvd.
Norfolk, VA 23502

Portfolio Recovery Associates, LLC
Acct No xxxxxxxxxxxxx5232
Disputes Department
140 Corporate Boulevard
Norfolk, VA 23502

Rausch, Sturm, Israel, Enerson & Hornik
Acct No xxx7569
8691 West Sahara Avenue, Ste. 210
Las Vegas, NV 89117

Shepherd Eye Center
Acct No xx0586
3575 Pecos McLeod
Las Vegas, NV 89121-3803

SIMM Associates, Inc.
Acct No xxx3425
800 Pencader Drive
Newark, DE 19702

Stage Employees Federal Credit Union
Acct No 3747
3000 S. Valley View
Las Vegas, NV 89102

Synchrony Bank
Acct No xxxxxxxxx0387
P.O. Box 965003
Orlando, FL 32896-5003

Synchrony Bank
Acct No xxxxxxxxx0387
Attn: Bankruptcy Dept.
P.O. Box 965060
Orlando, FL 32896-5060

Synchrony Bank
Acct No xxxxxxxxxxxxxx5232
P.O. Box 965064
Orlando, FL 32896-5064

Synchrony Bank
Acct No xxxxxxxxx0500
P.O. Box 965036
Orlando, FL 32896-5036

Synchrony Bank/Amazon
Acct No xxxxxxxxxxxxxx5232
P.O. Box 965003
Orlando, FL 32896-5003

Synchrony Bank/Amazon
Acct No xxxxxxxxxxxxxx5232
P.O. Box 965015
Orlando, FL 32896-5015

Synchrony Bank/Chevron
Acct No xxxxxxxxx0387
Attn: Bankruptcy Dept.
P.O. Box 965015
Orlando, FL 32896-5015

Synchrony Bank/Paypal
Acct No xxxxxxxxxxxxx6950
Attn: Bankruptcy Dept.
P.O. Box 965060
Orlando, FL 32896-5060

Synchrony Bank/Sync Bank Sport
Acct No xxxxxxxxx0500
P.O. Box 965015
Orlando, FL 32896-5015

TD Auto Finance
Acct No xx0077
P.O. Box 9223
Farmington Hills, MI 48333-9223

TD Auto Finance
Acct No xx0077
2777 Inkster Road
Farmington, MI 48334

The Bureaus
Acct No xxxxxx8201
650 Dundee Road, Ste. 370
Northbrook, IL 60062

The Bureaus Inc
Acct No xxxxxx8201
1717 Central Street
Evanston, IL 60201

Viking Collection Service Inc
Acct No xx3204
7500 Office Ridge Circle
Eden Prairie, MN 55344-3678

Viking Collection Service Inc
Acct No xx3204
P.O. Box 44997
Eden Prairie, MN 55344-2697